



**Division of Insurance**

550 W. 7th Avenue, Suite 1560, Anchorage, AK 99501-3568

Telephone: (907) 269-7900 • Fax: (907) 269-7910 • Text Telephone: (907) 465-5437

Email: [Insurance@dced.state.ak.us](mailto:Insurance@dced.state.ak.us) • Website: [www.dced.state.ak.us/insurance/](http://www.dced.state.ak.us/insurance/)

**BULLETIN B 02-22**

**TO: ALL INSURERS, PRODUCERS, AND BROKERS AUTHORIZED TO TRANSACT HEALTH INSURANCE IN THE STATE OF ALASKA AND OTHER INTERESTED PARTIES**

**RE: ALASKA COMPREHENSIVE HEALTH INSURANCE ASSOCIATION NOTICE REQUIREMENTS**

Under AS 21.55.340(d), an insurer that rejects or applies underwriting restrictions to an applicant for a health insurance or Medicare supplement insurance policy in Alaska must notify the applicant of the existence of the Alaska Comprehensive Health Insurance Association (ACHIA). The notice should include a description of the requirements for acceptance and the procedure for applying for coverage under ACHIA. This notice requirement has been in place since the inception of ACHIA in 1992.

The Division of Insurance has become aware that some insurers may not be providing applicants with the required notice. This bulletin is to remind insurers that they must comply with AS 21.55.340(d) by providing the affected applicants with the ACHIA notice. The division is also aware that, although some insurers have provided a notice, the notice being used does not provide accurate and complete information and is not written in a clear and understandable manner. Failure by an insurer to provide notice that fully complies with AS 21.55.340(d) could subject the insurer to administrative action by the division. Please review AS 21.55 for complete information on ACHIA requirements.

To aid insurers in complying with AS 21.55.340(d), the division has prepared a sample notice that an insurer may use. It is attached to this bulletin and it or a notice that is substantially similar to it will fulfil the AS 21.55.340(d) notice requirement.

If you have questions regarding any information provided in this bulletin, please contact Katie Campbell by phone at (907) 465-4607, by fax at (907) 465-3422 or by e-mail at [Katie\\_Campbell@dced.state.ak.us](mailto:Katie_Campbell@dced.state.ak.us)

Dated this 31st day of December, 2002 at Anchorage, Alaska.

A handwritten signature in black ink that reads "Robert A. Lohr". The signature is written in a cursive style.

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Robert A. Lohr  
Director

## SAMPLE NOTICE

### **YOU MAY BE ELIGIBLE FOR HEALTH INSURANCE COVERAGE**

[Since we will accept you for coverage only with restrictions on the coverage] **or** [Since your application for coverage has been denied], we are required under state law to inform you that you may be eligible for health insurance coverage through the Alaska Comprehensive Health Insurance Association (ACHIA). ACHIA provides health insurance coverage to individuals who are denied coverage or who have a restrictive rider placed on their health insurance coverage that substantially reduces the coverage. ACHIA also provides health insurance coverage to individuals who meet the requirements for portability consistent with the Health Insurance Portability and Accountability Act of 1996.

Detailed information regarding ACHIA, including a description of the benefits, application forms, premium rates, and contact information, is available by contacting their administrator by phone at 1-888-290-0616 or through their web site at [www.achia.com](http://www.achia.com)

#### **ACHIA Eligibility Requirements**

You may be eligible for health insurance coverage through ACHIA under the *high-risk rules* if you have been denied coverage by at least one insurer; had a restrictive rider placed on your insurance plan that substantially reduced the coverage; or you have any of the health conditions specified by ACHIA; **and**

1. you are physically present in Alaska, have lived in Alaska for at least 12 consecutive months immediately before applying for coverage with ACHIA, and intend to remain in Alaska permanently; **or**
2. you are not physically present in Alaska but have lived in Alaska nine of the 12 months immediately before applying for coverage with ACHIA and your absence is for education or medical treatment.

You may be eligible for health insurance coverage through ACHIA under the *federal rules* if you meet certain requirements including all of the following:

1. you are domiciled in Alaska;
2. you have at least 18 months of prior health coverage without a 90-day or more break in coverage;
3. your most recent health coverage was under an employer group health plan;
4. your most recent health insurance coverage was not terminated due to nonpayment of premium or fraud; **and**
5. you have elected and exhausted any COBRA or similar coverage.

You are **not eligible** for health insurance coverage through ACHIA under either the *high-risk rules* or the *federal rules* if

1. you are eligible for coverage under a small employer (2-50 employees) health insurance plan;

2. you are eligible for medical coverage under a state or federal program including veteran health benefits, Medicaid, Indian Health Services, or another health plan; **or**
3. you have other health insurance coverage.

Note: You may be eligible for coverage through ACHIA if you are covered under **Medicare** and meet the eligibility requirements under the *high-risk rules* outlined above.

### **How to Apply for ACHIA Coverage**

You may apply for health insurance coverage with ACHIA by

1. contacting your health insurance agent or broker who will assist you in applying for coverage;
2. accessing the ACHIA website at [www.achia.com](http://www.achia.com) and following the directions for applying for coverage;
3. contacting the ACHIA administrator at 1-888-290-0616; **or**
4. contacting the Alaska Division of Insurance to receive a copy of the application form and brochure on ACHIA coverage.